

Information to identify the case:

Debtor 1:	Robert Michael Lytle	Social Security number or ITIN: xxx-xx-4155
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Kimberly Anne Lytle	Social Security number or ITIN: xxx-xx-9467
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 4/6/22
Case number:	22-20657-CMB	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Robert Michael Lytle	Kimberly Anne Lytle
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	223 Division Avenue Ellwood City, PA 16117	223 Division Avenue Ellwood City, PA 16117
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165  Email: dan@mrdebtbuster.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmevf@chapter13trusteeewdp.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 5/2/22

For more information, see page 2

<b>7. Meeting of creditors</b>	<b>June 6, 2022 at 10:00 AM</b>	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 8/5/22 <b>Filing deadline:</b> 6/15/22 <b>Filing deadline:</b> 10/3/22
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan, objections and hearing</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>6/6/22 at 10:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></b>	Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.
<b>11. Filing a chapter 13 bankruptcy case</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Robert Michael Lytle  
Kimberly Anne Lytle  
Debtors

Case No. 22-20657-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: May 02, 2022

User: auto  
Form ID: 309iPGH

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert Michael Lytle, Kimberly Anne Lytle, 223 Division Avenue, Ellwood City, PA 16117-2808
aty	+ Rebecca Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15470793	+ Citi Bank/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742
15470802	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
15476225	+ PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 327 Plaza Real, Suite 320, Boca Raton, FL 33432-3901
15470808	+ Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
15470810	+ Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15470822	+ West Aircomm FCU, P.o. Box 568, Beaver, PA 15009-0568

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	May 02 2022 23:40:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteewdxpa.com	May 02 2022 23:40:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	May 03 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	May 02 2022 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 03 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	May 02 2022 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	May 02 2022 23:40:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	May 03 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15470782	+ Email/Text: bncnotifications@pheaa.org	May 02 2022 23:40:00	AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15470783	+ Email/PDF: bncnotices@becket-lee.com	May 02 2022 23:45:31	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

District/off: 0315-2

User: auto

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15470784	+ EDI: BANKAMER.COM	May 03 2022 03:43:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15470785	+ EDI: TSYS2	May 03 2022 03:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15470798	Email/Text: Bankruptcy.RI@Citizensbank.com	May 02 2022 23:40:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15474657	Email/Text: Bankruptcy.RI@Citizensbank.com	May 02 2022 23:40:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15470788	+ EDI: CAPITALONE.COM	May 03 2022 03:43:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15470789	+ EDI: CAPITALONE.COM	May 03 2022 03:43:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15470794	+ EDI: CITICORP.COM	May 03 2022 03:43:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15470795	EDI: CITICORP.COM	May 03 2022 03:43:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15470796	+ EDI: CITICORP.COM	May 03 2022 03:43:00	Citibank/Best Buy, Attn: Bankruptcy Department, Po Box 790034, St Louis, MO 63179-0034
15470797	+ EDI: CITICORP.COM	May 03 2022 03:43:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15470799	+ EDI: WFNNB.COM	May 03 2022 03:43:00	Comenity Capital/Boscovs, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15470800	+ EDI: WFNNB.COM	May 03 2022 03:43:00	Comenity/Carters, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15470806	+ EDI: CITICORP.COM	May 03 2022 03:43:00	Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15472087	EDI: DISCOVER.COM	May 03 2022 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15470801	+ EDI: DISCOVER.COM	May 03 2022 03:43:00	Discover Financial Services, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15470803	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 02 2022 23:40:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15470804	+ Email/Text: bankruptcy@huntington.com	May 02 2022 23:40:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15470790	EDI: JPMORGANCHASE	May 03 2022 03:43:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15470791	EDI: JPMORGANCHASE	May 03 2022 03:43:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15470792	EDI: JPMORGANCHASE	May 03 2022 03:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15470805	+ Email/Text: PBNCNotifications@perituservices.com	May 02 2022 23:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15470786	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2022 23:40:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15470787	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2022 23:40:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15470807	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2022 23:40:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15470808	+ Email/Text: servicing@svcfinc.com	May 02 2022 23:40:00	Service Finance Company, Attn: Bankruptcy, 555

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			S Federal Highway, Boca Raton, FL 33432-6033
15470809	+ Email/Text: mtgbk@shellpointmtg.com	May 02 2022 23:40:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15470810	^ MEBN	May 02 2022 23:40:11	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15470811	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15471063	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15470812	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470813	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470815	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470816	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470817	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470818	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank>Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15470814	+ EDI: RMSC.COM	May 03 2022 03:43:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470819	+ EDI: WFFC.COM	May 03 2022 03:43:00	Wells Fargo, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335
15470820	+ EDI: WFFC.COM	May 03 2022 03:43:00	Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
15470821	+ EDI: WFFC.COM	May 03 2022 03:43:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

District/off: 0315-2

User: auto

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Form ID: 309iPGH

Total Noticed: 53

Date: May 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2022 at the address(es) listed below:

Name	Email Address
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Daniel P. Foster	on behalf of Joint Debtor Kimberly Anne Lytle dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
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Daniel P. Foster	on behalf of Debtor Robert Michael Lytle dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Rebecca Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
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Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
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TOTAL: 5